

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
Mohamad Zein

Case No.: 23-41315 – A659
Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is/are entitled to a discharge,

IT IS ORDERED THAT:

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

BY THE COURT



U. S. Bankruptcy Judge

Dated: 7/25/23
St. Louis, Missouri
Rev. 12/17 3180

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court

Eastern District of Missouri

In re:
Mohamad Zein
Debtor

Case No. 23-41315-kss
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin

Page 1 of 3

Date Rcvd: Jul 26, 2023

Form ID: 3180

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:

Recip ID	Recipient Name and Address
db	+ Mohamad Zein, 833 Crescent Ridge Dr, Valley Park, MO 63088-1164
25355744	+ Firstmissc, 1690 Lemay Ferry, St Louis, MO 63125-2406
25355748	+ Lena Zein, 833 Crescent Ridge Dr, Valley Park, MO 63088-1164
25355749	+ Premier Finance Card Program, Attn: Bankruptcy, P.O. Box 9208, Old Bethpage, NY 11804-9208

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bankruptcycollectionnotices@togethertcu.org	Jul 27 2023 03:09:00	Together Credit Union, Bankruptcy Dept., 423 Lynch St, Saint Louis, MO 63118, UNITED STATES
25355731	+ Email/Text: backoffice@affirm.com	Jul 27 2023 03:09:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
25355732	+ Email/PDF: bncnotices@becket-lee.com	Jul 27 2023 03:25:05	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
25355733	+ EDI: CAPITALONE.COM	Jul 27 2023 06:52:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25355737	+ EDI: CITICORP.COM	Jul 27 2023 06:52:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
25355738	+ EDI: WFNNB.COM	Jul 27 2023 06:52:00	Comenity Capital Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
25355739	+ EDI: WFNNB.COM	Jul 27 2023 06:52:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
25355740	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 27 2023 03:14:36	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
25355741	+ EDI: DISCOVER.COM	Jul 27 2023 06:52:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
25355743	Email/Text: lray@firstcommunity.com	Jul 27 2023 03:09:00	First Community Cred U, Po Box 1030, Chesterfield, MO 63006
25355746	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 27 2023 03:09:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
25355747	+ EDI: IRS.COM	Jul 27 2023 06:52:00	IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346
25355736	EDI: JPMORGANCHASE	Jul 27 2023 06:52:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
25355750	+ Email/Text: bankruptcy@regionalmanagement.com	Jul 27 2023 03:09:00	Regional Finance, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819

District/off: 0865-4

User: admin

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25355751	+ Email/Text: bankruptcy@swmc.com	Jul 27 2023 03:09:00	Sun West Mortgage Company, Inc., Attn: Bankruptcy, 6131 Orangethorpe Avenue, Ste 500, Buena Park, CA 90620-4903
25355752	+ EDI: RMSC.COM	Jul 27 2023 06:52:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25355753	+ EDI: RMSC.COM	Jul 27 2023 06:52:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25355754	+ EDI: RMSC.COM	Jul 27 2023 06:52:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25355755	+ EDI: RMSC.COM	Jul 27 2023 06:52:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25355756	Email/Text: bankruptcycollectionnotices@togethercu.org	Jul 27 2023 03:09:00	Together Credit Union, Attn: Bankruptcy, 423 Lynch St., St. Louis, MO 63118
25355758	+ Email/Text: bankruptcy@bbandt.com	Jul 27 2023 03:09:00	Truist Bank, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 85092, Richmond, VA 23286-0001
25355759	+ EDI: USBANKARS.COM	Jul 27 2023 06:52:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25355734	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25355735	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25355742	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
25355745	*+	Firstmissc, 1690 Lemay Ferry, St Louis, MO 63125-2406
25355757	*P++	TOGETHER CREDIT UNION, ATTN BANKRUPTCY DEPT, 423 LYNCH STREET, ST LOUIS MO 63118-1803, address filed with court., Together Credit Union, Attn: Bankruptcy, 423 Lynch St., St. Louis, MO 63118
25355760	*+	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
25355761	*+	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
25355762	*+	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2023 at the address(es) listed below:

Name	Email Address
Charles W Riske	

District/off: 0865-4

User: admin

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riske@cwrlaw.com MO30@ecfbis.com

Christopher D Lee

on behalf of Creditor Together Credit Union clec@sandbergphoenix.com clec@ecf.courtdrive.com

Clayton Garrett Kuhn

on behalf of Creditor Together Credit Union ckuhn@sandbergphoenix.com rhileman@sandbergphoenix.com

Office of US Trustee

USTPRegion13.SL.ECF@USDOJ.gov

William H. Ridings, Jr.

on behalf of Debtor Mohamad Zein ridingslaw2003@yahoo.com

TOTAL: 5